

# Claims

- [c1] A method for presenting a digital paper bill comprising:  
receiving data relating to a bill from a merchant;  
associating a digital paper pattern with the bill;  
providing a digital paper bill representation of the bill to  
a consumer.
- [c2] The method of claim 1, further comprising:  
receiving a payment request from the consumer, wherein  
the consumer uses a digital pen to process the payment  
request;  
authenticating the payment request; and  
processing a bank payment request from a bank in order  
to process the payment request.
- [c3] The method of claim 2, further comprising:  
obtaining a consumer payment preferences record used  
for processing the bank payment request.
- [c4] The method of claim 3, further comprising:  
requesting a funds availability determination from the  
bank relating to the payment request.
- [c5] The method of claim 4, further comprising:  
receiving a payment processed notice from the bank re-



lating to the payment request.

- [c6] The method of claim 5, further comprising:  
sending a payment processed receipt to the consumer related to the payment processed notice.
- [c7] The method of claim 1, wherein,  
the data relating to a bill includes XML formatted data.
- [c8] The method of claim 2, wherein,  
the consumer uses a cellular telephone to process the payment request.
- [c9] The method of claim 2, wherein,  
the payment request includes an indication that the consumer used the digital pen to check an Anoto pattern box.
- [c10] The method of claim 2, wherein,  
the digital paper comprises a unique Anoto pattern.
- [c11] The method of claim 2, wherein,  
the digital paper comprises a generic Anoto pattern and a payment check box including a unique Anoto pattern.
- [c12] The method of claim 2, wherein,  
the payment request includes an indication that the consumer used the digital pen to write a payment amount in an Anoto pattern box.



- [c13] The method of claim 2, wherein,  
the payment request includes an indication that the consumer used the digital pen to check a payment dispute Anoto pattern box.
- [c14] A method for presenting a digital paper consolidated bill comprising:  
receiving data relating to a bill from each of a plurality of merchants, each bill including bill data and bill summary data;  
associating a digital paper pattern with a consolidated bill, wherein the consolidated bill includes bill summary data for each bill;  
providing a digital paper bill representation of the consolidated bill to a consumer.
- [c15] The method of claim 14, wherein,  
the payment request includes an indication that the consumer used the digital pen to check an Anoto pattern box indicating a request to pay all bills.
- [c16] The method of claim 15, wherein,  
the payment request includes an indication that the consumer used the digital pen to check an Anoto pattern box indicating a request to pay one bills.
- [c17] A method for electronic payment of a bill comprising:



receiving a bill in digital paper form;  
indicating a payment request by using a digital pen to  
check the bill.

[c18] The method of claim 17, further comprising:  
indicating a dispute request by using the digital pen to  
check the bill.

[c19] The method of claim 17, wherein,  
the indication of payment request is sent to a personal  
accounting system.

[c20] The method of claim 19, wherein,  
the personal accounting system includes QUICKEN.